

**CAROLINA TRUST BANK**

	CPP Disbursement Date 02/06/2009	Cert 57026	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$269	\$268	-0.4%		
Loans	\$220	\$204	-7.0%		
Construction & development	\$46	\$28	-40.1%		
Closed-end 1-4 family residential	\$46	\$48	5.3%		
Home equity	\$29	\$30	3.4%		
Credit card	\$0	\$0			
Other consumer	\$5	\$5	-2.2%		
Commercial & Industrial	\$26	\$29	8.8%		
Commercial real estate	\$64	\$62	-3.0%		
Unused commitments	\$28	\$24	-16.2%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$17	\$18	7.5%		
Asset-backed securities	\$0	\$0			
Other securities	\$5	\$9	75.0%		
Cash & balances due	\$10	\$20	89.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$247	\$245	-0.8%		
Deposits	\$226	\$228	0.8%		
Total other borrowings	\$18	\$15	-17.9%		
FHLB advances	\$18	\$15	-18.3%		
Equity					
Equity capital at quarter end	\$22	\$23	4.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$4	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	8.3%	--		
Tier 1 risk based capital ratio	9.3%	10.5%	--		
Total risk based capital ratio	10.5%	11.7%	--		
Return on equity <sup>1</sup>	-27.7%	-7.3%	--		
Return on assets <sup>1</sup>	-2.6%	-0.6%	--		
Net interest margin <sup>1</sup>	4.8%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	39.4%	79.9%	--		
Loss provision to net charge-offs (qtr)	2275.6%	176.4%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.1%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	11.6%	10.1%	0.1%	0.2%	--
Closed-end 1-4 family residential	2.3%	0.8%	0.0%	0.0%	--
Home equity	0.0%	0.3%	0.0%	1.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.4%	0.3%	0.1%	0.0%	--
Commercial & Industrial	0.1%	0.5%	0.2%	0.1%	--
Commercial real estate	2.6%	2.2%	0.0%	0.0%	--
Total loans	3.7%	2.4%	0.0%	0.2%	--